

Additional Company Notes - For Comprehensive Policies

Aetna Life Insurance Company

Additional Company Notes (GENERAL):

These notes apply to the Group Comprehensive LTC Policy Forms for Aetna Life Insurance Company. For more details and/or a complete explanation, contact the company.

Notes for Company's COMPREHENSIVE POLICY COMPARISON FORM:

Maximum Policy Benefits: No Company Notes
Provided

Elimination Period Notes: 120 days; 180 days

Nursing Home Daily Benefit Notes: No Company
Notes Provided

Inflation Protection Notes: No Company Notes Provided

Home Care Benefit Notes: No Company Notes
Provided

Residential Care Daily Benefit Notes: No Company Notes
Provided

Bankers Life and Casualty Company

Additional Company Notes (GENERAL):

These notes apply to the Individual Comprehensive LTC Policy Forms for Bankers Life and Casualty Company. For more details and/or a complete explanation, contact the company.

Notes for Company's COMPREHENSIVE POLICY COMPARISON FORM:

***Maximum Policy Benefit Notes: 2920 days is
equivalent to 8 years.***

***Elimination Period Notes: 15 day and 180 day options
also available***

***Nursing Home Daily Benefit Notes: When the
50% HHC option is selected, the minimum
Nursing Home Benefit Amount must be at
least \$100.***

***Inflation Protection Notes: Also available are 3% and
4% compound inflation options***

Home Care Benefit Notes: No Company Notes
Provided

Residential Care Daily Benefit Notes: No Company Notes
Provided

Additional Company Notes - For Comprehensive Policies

Bankers Life and Casualty Company

Additional Company Notes (GENERAL):

These notes apply to the Individual Comprehensive LTC Policy Forms for Bankers Life and Casualty Company. For more details and/or a complete explanation, contact the company.

Notes for Company's COMPREHENSIVE POLICY COMPARISON FORM:

Maximum Policy Benefit Notes: 2920 days are equivalent to 8 years.

Elimination Period Notes: 15 day and 180 day options are also available

Nursing Home Daily Benefit Notes: When the 50% HHC option is selected, the minimum Nursing Home Benefit Amount must be at least \$100.

Inflation Protection Notes: 3% and 4% compound inflation options.

Home Care Benefit Notes: No Company Notes Provided

Residential Care Daily Benefit Notes: No Company Notes Provided

BC Life & Health Insurance Company

Additional Company Notes (GENERAL):

These notes apply to the Individual Comprehensive LTC Policy Forms for BC Life & Health Insurance Company. For more details and/or a complete explanation, contact the company.

Notes for Company's COMPREHENSIVE POLICY COMPARISON FORM:

Maximum Policy Benefits: No Company Notes Provided

Elimination Period Notes: 180 Day elimination period

Nursing Home Daily Benefit Notes: No Company Notes Provided

Inflation Protection Notes: No Company Notes Provided

Home Care Benefit Notes: No Company Notes Provided

Residential Care Daily Benefit Notes: No Company Notes Provided

Additional Company Notes - For Comprehensive Policies

BC Life & Health Insurance Company

Additional Company Notes (GENERAL):

These notes apply to the Individual Comprehensive LTC Policy Forms for BC Life & Health Insurance Company. For more details and/or a complete explanation, contact the company.

Notes for Company's COMPREHENSIVE POLICY COMPARISON FORM:

Maximum Policy Benefits: No Company Notes
Provided

Elimination Period Notes: 180 day elimination period.

Nursing Home Daily Benefit Notes: No Company
Notes Provided

Inflation Protection Notes: No Company Notes Provided

Home Care Benefit Notes: No Company Notes
Provided

Residential Care Daily Benefit Notes: No Company Notes
Provided

Combined Insurance Company of America

Additional Company Notes (GENERAL):

These notes apply to the Individual Comprehensive LTC Policy Forms for Combined Insurance Company of America. For more details and/or a complete explanation, contact the company.

Notes for Company's COMPREHENSIVE POLICY COMPARISON FORM:

Maximum Policy Benefits: No Company Notes
Provided

Elimination Period Notes: 180 Days

Nursing Home Daily Benefit Notes: No Company
Notes Provided

Inflation Protection Notes: No Company Notes Provided

Home Care Benefit Notes: No Company Notes
Provided

Residential Care Daily Benefit Notes: No Company Notes
Provided

Additional Company Notes - For Comprehensive Policies

Continental Casualty Company - Group Long Term Care

Additional Company Notes (GENERAL):

These notes apply to the Group Comprehensive LTC Policy Forms for Continental Casualty Company - Group Long Term Care. For more details and/or a complete explanation, contact the company.

Notes for Company's COMPREHENSIVE POLICY COMPARISON FORM:

Maximum Policy Benefit Notes: 1500x, 2000x, 3000x, 3650x, 4000x, 5000x - see company for more details.

Elimination Period Notes: Also available are: 120C, 180C, 180/180S, 120/120S, 90/15S, 60/15S, 30/15S (where NF/HC service days)

Nursing Home Daily Benefit Notes: No Company Notes Provided

Inflation Protection Notes: No Company Notes Provided

Home Care Benefit Notes: 66 and 2/3rds% also available

Residential Care Daily Benefit Notes: No Company Notes Provided

CUNA Mutual Life Insurance Company

Additional Company Notes (GENERAL):

These notes apply to the Individual Comprehensive LTC Policy Forms for CUNA Mutual Life Insurance Company. For more details and/or a complete explanation, contact the company.

Notes for Company's COMPREHENSIVE POLICY COMPARISON FORM:

Maximum Policy Benefits: No Company Notes Provided

Elimination Period Notes: 180 day also available

Nursing Home Daily Benefit Notes: No Company Notes Provided

Inflation Protection Notes: 5% Lifetime, 5% 15 year and 3% Lifetime Compound

Home Care Benefit Notes: 125%, 150% and 200%. Percentages available vary depending on Nursing Facility Daily Benefit amount selected.

Residential Care Daily Benefit Notes: No Company Notes Provided

Additional Company Notes - For Comprehensive Policies

General Electric Capital Assurance Company

Additional Company Notes (GENERAL):

These notes apply to the Individual Comprehensive LTC Policy Forms for General Electric Capital Assurance Company. For more details and/or a complete explanation, contact the company.

Notes for Company's COMPREHENSIVE POLICY COMPARISON FORM:

Maximum Policy Benefits: No Company Notes
Provided

Elimination Period: No Company Notes Provided

Nursing Home Daily Benefit Notes: No Company
Notes Provided

Inflation Protection Notes: No Company Notes Provided

Home Care Benefit Notes: No Company Notes
Provided

Residential Care Daily Benefit Notes: No Company Notes
Provided

General Electric Capital Assurance Company

Additional Company Notes (GENERAL):

These notes apply to the Individual Comprehensive LTC Policy Forms for General Electric Capital Assurance Company. For more details and/or a complete explanation, contact the company.

Notes for Company's COMPREHENSIVE POLICY COMPARISON FORM:

Maximum Policy Benefits: No Company Notes
Provided

Elimination Period: No Company Notes Provided

Nursing Home Daily Benefit Notes: No Company
Notes Provided

Inflation Protection Notes: No Company Notes Provided

***Home Care Benefit Notes: Limited to a
monthly maximum equal to 31 times the daily
payment maximum***

Residential Care Daily Benefit Notes: No Company Notes
Provided

Additional Company Notes - For Comprehensive Policies

Great American Life Insurance Company

Additional Company Notes (GENERAL):

These notes apply to the Individual Comprehensive LTC Policy Forms for Great American Life Insurance Company. For more details and/or a complete explanation, contact the company.

Notes for Company's COMPREHENSIVE POLICY COMPARISON FORM:

Maximum Policy Benefits: No Company Notes Provided

Elimination Period: No Company Notes Provided

Nursing Home Daily Benefit Notes: No Company Notes Provided

Inflation Protection Notes: Cost of Living Increase Rider

Home Care Benefit Notes: No Company Notes Provided

Residential Care Daily Benefit Notes: No Company Notes Provided

John Hancock Life Insurance Company

Additional Company Notes (GENERAL):

These notes apply to the Group Comprehensive LTC Policy Forms for John Hancock Life Insurance Company. For more details and/or a complete explanation, contact the company.

Notes for Company's COMPREHENSIVE POLICY COMPARISON FORM:

Maximum Policy Benefit Notes: 8, 9 AND 10 ALSO

Elimination Period: No Company Notes Provided

Nursing Home Daily Benefit Notes: No Company Notes Provided

Inflation Protection Notes: No Company Notes Provided

Home Care Benefit Notes: 55%, 65%, 85%, 95% also offered

Residential Care Daily Benefit Notes: 85% and 95% also offered

Additional Company Notes - For Comprehensive Policies

John Hancock Life Insurance Company

Additional Company Notes (GENERAL):

These notes apply to the Individual Comprehensive LTC Policy Forms for John Hancock Life Insurance Company. For more details and/or a complete explanation, contact the company.

Notes for Company's COMPREHENSIVE POLICY COMPARISON FORM:

Maximum Policy Benefit Notes: 3650 days times the Nursing Home Daily Benefit; 10 year maximum benefit period also offered.

Elimination Period Notes: 180, 365 and 730 day EP also offered. 1 or more days of Home Health Care in a week counts as 7.

Nursing Home Daily Benefit Notes: Maximum Daily Benefit of \$250 for ages 80-84

Inflation Protection Notes: None

Home Care Benefit Notes: Paid Monthly

Residential Care Daily Benefit Notes: No Company Notes Provided

Kanawha Insurance Company

Additional Company Notes (GENERAL):

These notes apply to the Individual Comprehensive LTC Policy Forms for Kanawha Insurance Company. For more details and/or a complete explanation, contact the company.

Notes for Company's COMPREHENSIVE POLICY COMPARISON FORM:

Maximum Policy Benefit Notes: Contact company for more details.

Elimination Period Notes: 180 day Elimination available

Nursing Home Daily Benefit Notes: Contact company for more details

Inflation Protection Notes: No Company Notes Provided

Home Care Benefit Notes: 50% or greater of Nursing Home daily benefit

Residential Care Daily Benefit Notes: No Company Notes Provided

Additional Company Notes - For Comprehensive Policies

Life Investors Insurance Company of America

Additional Company Notes (GENERAL):

These notes apply to the Individual Comprehensive LTC Policy Forms for Life Investors Insurance Company of America. For more details and/or a complete explanation, contact the company.

Notes for Company's COMPREHENSIVE POLICY COMPARISON FORM:

Maximum Policy Benefit Notes: 750, 1125, 1500, 1875, 2250 days (times the Nursing Facility Daily Benefit) and Unlimited.

Elimination Period Notes: 180 Days

Nursing Home Daily Benefit Notes: \$50 - \$300 per day in \$10 increments

Inflation Protection Notes: Step-Rated and 2X Max Comp Infl. available. Deferred Benefit Increase - can add Simple, Std Comp or 2x Max on 1st, 3rd or 5th anniv at current age w/o u/w.

Home Care Benefit Notes: 50% - 100% available

Residential Care Daily Benefit Notes: 70% - 100% available

Lincoln Benefit Life

Additional Company Notes (GENERAL):

These notes apply to the Individual Comprehensive LTC Policy Forms for Lincoln Benefit Life. For more details and/or a complete explanation, contact the company.

Notes for Company's COMPREHENSIVE POLICY COMPARISON FORM:

Maximum Policy Benefits: No Company Notes Provided

Elimination Period: No Company Notes Provided

Nursing Home Daily Benefit Notes: No Company Notes Provided

Inflation Protection Notes: No Company Notes Provided

Home Care Benefit Notes: No Company Notes Provided

Residential Care Daily Benefit Notes: No Company Notes Provided

Additional Company Notes - For Comprehensive Policies

Massachusetts Mutual Life Insurance Company

Additional Company Notes (GENERAL):

These notes apply to the Individual Comprehensive LTC Policy Forms for Massachusetts Mutual Life Insurance Company. For more details and/or a complete explanation, contact the company.

Notes for Company's COMPREHENSIVE POLICY COMPARISON FORM:

Maximum Policy Benefits: No Company Notes
Provided

Elimination Period: No Company Notes Provided

Nursing Home Daily Benefit Notes: No Company
Notes Provided

Inflation Protection Notes: No Company Notes Provided

Home Care Benefit Notes: No Company Notes
Provided

Residential Care Daily Benefit Notes: No Company Notes
Provided

MedAmerica Insurance Company

Additional Company Notes (GENERAL):

These notes apply to the Group Comprehensive LTC Policy Forms for MedAmerica Insurance Company. For more details and/or a complete explanation, contact the company.

Notes for Company's COMPREHENSIVE POLICY COMPARISON FORM:

Maximum Policy Benefits: No Company Notes
Provided

***Elimination Period Notes: 180 days and 365 days are
also available***

Nursing Home Daily Benefit Notes: No Company
Notes Provided

***Inflation Protection Notes: ☐ Compound inflation
option - benefit amounts are increased by 5% of the
previous year's benefit amount each renewal year for
as long as the certificate is in force***

Home Care Benefit Notes: No Company Notes
Provided

Residential Care Daily Benefit Notes: No Company Notes
Provided

Additional Company Notes - For Comprehensive Policies

Medico Life Insurance Company

Additional Company Notes (GENERAL):

These notes apply to the Individual Comprehensive LTC Policy Forms for Medico Life Insurance Company. For more details and/or a complete explanation, contact the company.

Notes for Company's COMPREHENSIVE POLICY COMPARISON FORM:

Maximum Policy Benefits: No Company Notes Provided

Elimination Period: No Company Notes Provided

Nursing Home Daily Benefit Notes: No Company Notes Provided

Inflation Protection Notes: No Company Notes Provided

Home Care Benefit Notes: Home Care Daily Benefits are chosen by the insured. The minimum allowable is 50% of the nursing facility daily benefit and the maximum allowable is 100% of the nursing facility daily benefit.

Residential Care Daily Benefit Notes: No Company Notes Provided

Metropolitan Life Insurance Company

Additional Company Notes (GENERAL):

These notes apply to the Group Comprehensive LTC Policy Forms for Metropolitan Life Insurance Company. For more details and/or a complete explanation, contact the company.

Notes for Company's COMPREHENSIVE POLICY COMPARISON FORM:

Maximum Policy Benefits: No Company Notes Provided

Elimination Period: No Company Notes Provided

Nursing Home Daily Benefit Notes: These services are reimbursed up to 100% of the daily benefit.

Inflation Protection Notes: This increases in coverage may be purchased without a health screen, as long as the insured has selected it once in every 2 offerings. This is offered to insureds regardless of age, claim status, claim history, or length of participation in the plan.

Home Care Benefit Notes: Contact company for more details.

Residential Care Daily Benefit Notes: No Less than \$50.00 day

Additional Company Notes - For Comprehensive Policies

Metropolitan Life Insurance Company

Additional Company Notes (GENERAL):

These notes apply to the Individual Comprehensive LTC Policy Forms for Metropolitan Life Insurance Company. For more details and/or a complete explanation, contact the company.

Notes for Company's COMPREHENSIVE POLICY COMPARISON FORM:

Maximum Policy Benefits: No Company Notes
Provided

Elimination Period Notes: 45 Service Days

Nursing Home Daily Benefit Notes: No Company
Notes Provided

Inflation Protection Notes: No Company Notes Provided

Home Care Benefit Notes: No Company Notes
Provided

Residential Care Daily Benefit Notes: No Company Notes
Provided

Metropolitan Life Insurance Company

Additional Company Notes (GENERAL):

These notes apply to the Individual Comprehensive LTC Policy Forms for Metropolitan Life Insurance Company. For more details and/or a complete explanation, contact the company.

Notes for Company's COMPREHENSIVE POLICY COMPARISON FORM:

Maximum Policy Benefits: No Company Notes
Provided

Elimination Period Notes: 45 Service Days

Nursing Home Daily Benefit Notes: No Company
Notes Provided

Inflation Protection Notes: No Company Notes Provided

Home Care Benefit Notes: No Company Notes
Provided

***Residential Care Daily Benefit Notes: 50% also
available, contact company for more details.***

Additional Company Notes - For Comprehensive Policies

Monumental Life Insurance Company

Additional Company Notes (GENERAL):

These notes apply to the Individual Comprehensive LTC Policy Forms for Monumental Life Insurance Company. For more details and/or a complete explanation, contact the company.

Notes for Company's COMPREHENSIVE POLICY COMPARISON FORM:

Maximum Policy Benefit Notes: *750, 1000, 1250, 1500, 1750, 2000, 2500 days and Unlimited

Elimination Period Notes: Also 150 and 180.
Elimination Period applies to facilities only. Zero Elimination Period for Home and Community Care.

Nursing Home Daily Benefit Notes: No Company Notes Provided

Inflation Protection Notes: 3% Simple, 3% Compound, 3% Compound 2 times max, 5% Compound 2 times max, and 5% Step Rated.

Home Care Benefit Notes: No Company Notes Provided

Residential Care Daily Benefit Notes: No Company Notes Provided

Mutual of Omaha Insurance Company

Additional Company Notes (GENERAL):

These notes apply to the Individual Comprehensive LTC Policy Forms for Mutual of Omaha Insurance Company. For more details and/or a complete explanation, contact the company.

Notes for Company's COMPREHENSIVE POLICY COMPARISON FORM:

Maximum Policy Benefits: No Company Notes Provided

Elimination Period Notes: Also 180 days and 365 days. 0-day and 20-day not available to ages 80 and over.

Nursing Home Daily Benefit Notes: No Company Notes Provided

Inflation Protection Notes: No Company Notes Provided

Home Care Benefit Notes: No Company Notes Provided

Residential Care Daily Benefit Notes: No Company Notes Provided

Additional Company Notes - For Comprehensive Policies

Mutual Protective Insurance Company

Additional Company Notes (GENERAL):

These notes apply to the Individual Comprehensive LTC Policy Forms for Mutual Protective Insurance Company. For more details and/or a complete explanation, contact the company.

Notes for Company's COMPREHENSIVE POLICY COMPARISON FORM:

Maximum Policy Benefits: No Company Notes Provided

Elimination Period: No Company Notes Provided

Nursing Home Daily Benefit Notes: No Company Notes Provided

Inflation Protection Notes: No Company Notes Provided

Home Care Benefit Notes: Home Care Daily Benefits are chosen by the insured. The minimum allowable is 50% of the nursing facility daily benefit and the maximum allowable is 100% of the nursing facility daily benefit.

Residential Care Daily Benefit Notes: No Company Notes Provided

New York Life Insurance Company

Additional Company Notes (GENERAL):

These notes apply to the Individual Comprehensive LTC Policy Forms for New York Life Insurance Company. For more details and/or a complete explanation, contact the company.

Notes for Company's COMPREHENSIVE POLICY COMPARISON FORM:

Maximum Policy Benefits: No Company Notes Provided

Elimination Period Notes: 180 Days is also available

Nursing Home Daily Benefit Notes: No Company Notes Provided

Inflation Protection Notes: There are 7 automatic annual inflation options: Simple 1%, Simple 2%, Simple 3%, Simple 4%, Simple 5%, Simple 6%, and Compound 5%.

Home Care Benefit Notes: No Company Notes Provided

Residential Care Daily Benefit Notes: No Company Notes Provided

Additional Company Notes - For Comprehensive Policies

Northwestern Long Term Care Insurance Company

Additional Company Notes (GENERAL):

These notes apply to the Individual Comprehensive LTC Policy Forms for Northwestern Long Term Care Insurance Company. For more details and/or a complete explanation, contact the company.

Notes for Company's COMPREHENSIVE POLICY COMPARISON FORM:

Maximum Policy Benefit Notes: 3 yrs = 1095 days; 6 yrs = 2190 days; lifetime

Elimination Period Notes: 45 days; 180 days

Nursing Home Daily Benefit Notes: No Company Notes Provided

Inflation Protection Notes: No Company Notes Provided

Home Care Benefit Notes: No Company Notes Provided

Residential Care Daily Benefit Notes: No Company Notes Provided

Pennsylvania Life Insurance Company

Additional Company Notes (GENERAL):

These notes apply to the Individual Comprehensive LTC Policy Forms for Pennsylvania Life Insurance Company. For more details and/or a complete explanation, contact the company.

Notes for Company's COMPREHENSIVE POLICY COMPARISON FORM:

Maximum Policy Benefit Notes: Max Benefit Period includes 3,333 days times the Nursing Facility Daily Benefit (or 9.13 years) or Lifetime; The max \$300 daily benefit is used. Maximum benefit period will be higher for lower daily benefits.

Elimination Period: No Company Notes Provided

Nursing Home Daily Benefit Notes: No Company Notes Provided

Inflation Protection Notes: Policy can have either 1) or 2) but not both.

Home Care Benefit Notes: No Company Notes Provided

Residential Care Daily Benefit Notes: No Company Notes Provided

Additional Company Notes - For Comprehensive Policies

Pennsylvania Life Insurance Company

Additional Company Notes (GENERAL):

These notes apply to the Individual Comprehensive LTC Policy Forms for Pennsylvania Life Insurance Company. For more details and/or a complete explanation, contact the company.

Notes for Company's COMPREHENSIVE POLICY COMPARISON FORM:

Maximum Policy Benefit Notes: The max \$300 daily benefit is used. Maximum benefit period will be higher for lower daily benefits.

Elimination Period: No Company Notes Provided

Nursing Home Daily Benefit Notes: No Company Notes Provided

Inflation Protection Notes: Policy can have either 1) or 2) but not both.

Home Care Benefit Notes: No Company Notes Provided

Residential Care Daily Benefit Notes: No Company Notes Provided

Physicians Mutual Insurance Company

Additional Company Notes (GENERAL):

These notes apply to the Individual Comprehensive LTC Policy Forms for Physicians Mutual Insurance Company. For more details and/or a complete explanation, contact the company.

Notes for Company's COMPREHENSIVE POLICY COMPARISON FORM:

Maximum Policy Benefits: No Company Notes Provided

Elimination Period Notes: 180 & 365 days

Nursing Home Daily Benefit Notes: No Company Notes Provided

Inflation Protection Notes: Contact company for more details.

Home Care Benefit Notes: No Company Notes Provided

Residential Care Daily Benefit Notes: No Company Notes Provided

Additional Company Notes - For Comprehensive Policies

State Farm Mutual Automobile Insurance Company

Additional Company Notes (GENERAL):

These notes apply to the Individual Comprehensive LTC Policy Forms for State Farm Mutual Automobile Insurance Company. For more details and/or a complete explanation, contact the company.

Notes for Company's COMPREHENSIVE POLICY COMPARISON FORM:

Maximum Policy Benefit Notes: *Max Benefit Period includes 3650 days times the Daily Benefit or 10 Years*

Elimination Period Notes: *180 Days*

Nursing Home Daily Benefit Notes: No Company Notes Provided

Inflation Protection Notes: No Company Notes Provided

Home Care Benefit Notes: No Company Notes Provided

Residential Care Daily Benefit Notes: No Company Notes Provided

The Prudential Insurance Company of America

Additional Company Notes (GENERAL):

These notes apply to the Group Comprehensive LTC Policy Forms for The Prudential Insurance Company of America. For more details and/or a complete explanation, contact the company.

Notes for Company's COMPREHENSIVE POLICY COMPARISON FORM:

Maximum Policy Benefit Notes: *Also 10 years.*

Elimination Period Notes: *Also 180 and 365 days.*

Nursing Home Daily Benefit Notes: No Company Notes Provided

Inflation Protection Notes: *5% Compound: Same as previous except DMB and LMB are increased by 5% compound interest before claims are subtracted. Periodic Offer must be made every 3 yrs.*

Home Care Benefit Notes: No Company Notes Provided

Residential Care Daily Benefit Notes: No Company Notes Provided

Additional Company Notes - For Comprehensive Policies

The State Life Insurance Company

Additional Company Notes (GENERAL):

These notes apply to the Individual Comprehensive LTC Policy Forms for The State Life Insurance Company. For more details and/or a complete explanation, contact the company.

Notes for Company's COMPREHENSIVE POLICY COMPARISON FORM:

Maximum Policy Benefits: No Company Notes Provided

Elimination Period: No Company Notes Provided

Nursing Home Daily Benefit Notes: No Company Notes Provided

Inflation Protection Notes: No Company Notes Provided

Home Care Benefit Notes: No Company Notes Provided

Residential Care Daily Benefit Notes: No Company Notes Provided

Transamerica Life Insurance Company

Additional Company Notes (GENERAL):

These notes apply to the Individual Comprehensive LTC Policy Forms for Transamerica Life Insurance Company. For more details and/or a complete explanation, contact the company.

Notes for Company's COMPREHENSIVE POLICY COMPARISON FORM:

Maximum Policy Benefit Notes: 750, 1125, 1500, 1875, 2250 days (times the Nursing Facility Daily Benefit) and Unlimited.

Elimination Period Notes: 180 Days

Nursing Home Daily Benefit Notes: \$50 - \$300 per day in \$10 increments

Inflation Protection Notes: Step-Rated and 2X Max Comp Infl. available. Deferred Benefit Increase - can add Simple, Std Comp or 2x Max on 1st, 3rd or 5th anniv at current age w/o u/w.

Home Care Benefit Notes: 50% - 100% available

Residential Care Daily Benefit Notes: 70% - 100% available

Additional Company Notes - For Comprehensive Policies

Transamerica Occidental Life Insurance Company

Additional Company Notes (GENERAL):

These notes apply to the Individual Comprehensive LTC Policy Forms for Transamerica Occidental Life Insurance Company. For more details and/or a complete explanation, contact the company.

Notes for Company's COMPREHENSIVE POLICY COMPARISON FORM:

Maximum Policy Benefit Notes: *1,095; 1,460; 1,825; 2,190 days and Lifetime. For 80+ years, maximum benefit period is 4 yrs/1,460 days.

Elimination Period Notes: 180 Days; minimum elim period for 80+ yrs old is 90 days

Nursing Home Daily Benefit Notes: \$50 to \$400 (in \$10 increments)

Inflation Protection Notes: Step Rated Compound.

Home Care Benefit Notes: No Company Notes Provided

Residential Care Daily Benefit Notes: No Company Notes Provided

Unum Life Insurance Company of America

Additional Company Notes (GENERAL):

These notes apply to the Individual Comprehensive LTC Policy Forms for Unum Life Insurance Company of America. For more details and/or a complete explanation, contact the company.

Notes for Company's COMPREHENSIVE POLICY COMPARISON FORM:

Maximum Policy Benefits: No Company Notes Provided

Elimination Period Notes: 180, 365 and 730 days

Nursing Home Daily Benefit Notes: No Company Notes Provided

Inflation Protection Notes: Also 5% Compound and Simple capped at 200% of the original monthly benefit amount.

Home Care Benefit Notes: No Company Notes Provided

Residential Care Daily Benefit Notes: No Company Notes Provided

Additional Company Notes - For Comprehensive Policies

Unum Life Insurance Company of America

Additional Company Notes (GENERAL):

These notes apply to the Group Comprehensive LTC Policy Forms for Unum Life Insurance Company of America. For more details and/or a complete explanation, contact the company.

Notes for Company's COMPREHENSIVE POLICY COMPARISON FORM:

Maximum Policy Benefits: No Company Notes
Provided

Elimination Period Notes: 180 and 365 days

Nursing Home Daily Benefit Notes: No Company
Notes Provided

***Inflation Protection Notes: Also 5% Compound and
Simple capped at 200% of the original monthly benefit
amount.***

Home Care Benefit Notes: No Company Notes
Provided

Residential Care Daily Benefit Notes: No Company Notes
Provided